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November 1981

Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	122%	117%	106%	103%	107%	110%
Group	130%	178%	—	—	—	—
Industrial	56%	56%	—	—	—	—
CANADA						
Ordinary	122%	120%	102%	102%	110%	109%
Group	126%	110%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

CANADA

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

	Face Amount (in millions)			Number of Policies (in thousands)		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%	987	984	100%
February	26,838	30,352	113	1,107	1,145	103
March	30,459	36,537	120	1,229	1,379	112
April	31,618	37,055	117	1,201	1,267	105
May	30,764	34,282	111	1,168	1,166	100
June	31,217	38,445	123	1,190	1,261	106
July	30,373	35,776	118	1,142	1,124	98
August	29,348	34,420	117	1,133	1,147	101
September	30,635	36,190	118	1,176	1,163	99
October	34,215	38,379	112	1,291	1,243	96
November	30,751	37,546	122	1,126	1,194	106
December	39,837			1,249		
Year total	$371,113			13,999		
Year to date	$331,276	$386,450	117%	12,750	13,073	103%

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date		Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 723,813	$7,271,638	127%	119%	Montana	$ 107,884	$ 1,193,141	107%	108%
Alaska	63,882	734,138	98	107	Nebraska	321,748	3,472,660	128	121
Arizona	518,184	5,150,317	138	120	Nevada	136,604	1,480,836	133	116
Arkansas	370,142	3,254,120	139	121	New Hampshire	148,925	1,482,128	125	114
California	4,386,577	44,746,821	124	119	New Jersey	1,304,639	12,499,069	122	111
Colorado	672,083	6,877,836	120	117	New Mexico	229,657	2,085,233	136	117
Connecticut	560,543	5,929,134	118	118	New York	2,271,668	24,413,974	107	113
Delaware	89,147	1,018,807	100	114	North Carolina	916,903	9,645,102	122	116
D.C.	95,917	1,104,919	99	102	North Dakota	136,142	1,422,948	130	114
Florida	1,807,756	18,526,963	123	121	Ohio	1,561,369	16,572,452	122	113
Georgia	1,134,553	11,283,985	129	118	Oklahoma	656,286	6,419,442	135	125
Hawaii	194,003	2,080,836	120	115	Oregon	332,361	3,764,879	117	115
Idaho	136,267	1,720,782	124	121	Pennsylvania	1,479,692	15,958,774	109	107
Illinois	1,869,297	19,406,296	121	112	Rhode Island	169,636	1,784,228	120	118
Indiana	799,271	8,729,781	116	117	South Carolina	496,690	5,258,915	118	114
Iowa	469,601	5,316,832	121	117	South Dakota	124,825	1,355,986	112	115
Kansas	460,977	4,583,056	129	118	Tennessee	785,441	7,563,231	139	116
Kentucky	442,428	4,729,957	124	114	Texas	3,342,602	32,750,963	136	125
Louisiana	901,783	9,387,676	132	126	Utah	405,118	3,988,935	151	135
Maine	131,070	1,331,719	129	112	Vermont	70,999	669,172	108	103
Maryland	695,255	7,195,079	117	118	Virginia	937,872	9,725,215	122	119
Massachusetts	852,195	8,318,469	107	115	Washington	613,606	6,499,723	121	117
Michigan	1,001,616	10,427,381	113	111	West Virginia	185,487	2,026,807	107	109
Minnesota	568,764	6,466,701	109	111	Wisconsin	674,500	6,585,046	128	112
Mississippi	360,845	3,865,658	128	124	Wyoming	81,639	839,568	119	108
Missouri	727,841	7,533,097	119	115	U.S. TOTAL	$37,546,103	$386,449,425	122%	117%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172	16,670	137
August	15,023	17,043	113
September	14,146	16,846	119
October	12,156	58,239**	479
November	12,265	15,973	130
December	30,641		
Year total	$170,184		
Year to date	$139,543	$247,978	178%

*Includes $40,000 million FEGLI
**Includes $44,400 million FEGLI

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257	133	52
August	273	131	48
September	274	128	47
October	218	183	84
November	196	109	56
December	173		
Year total	$3,275		
Year to date	$3,102	$1,738	56%

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592	284,233	20,291,956	23,909,752	705,776	691,449	12.79	11.89	28,751	34,579	368	411	109	118	98	93	120	112	July
August	248,132	271,493	19,629,334	23,026,171	701,690	700,086	12.64	11.79	27,974	32,890	354	388	109	117	100	93	118	110	August
September	261,072	278,781	20,518,227	24,222,416	727,722	713,487	12.72	11.51	28,195	33,949	359	391	107	118	98	90	120	109	September
October	280,811	290,953	22,832,638	25,717,858	780,016	747,467	12.30	11.31	29,272	34,407	360	389	104	113	96	92	118	108	October
November	257,535	276,160	20,611,219	25,215,919	688,606	715,419	12.49	10.95	29,932	35,246	374	386	107	122	104	88	118	103	November
December	344,275		26,592,675		763,071		12.95		34,850		451								December
Year total	$3,160,071		$248,276,560		8,590,003		$12.73		$28,903		$368								**Year total**
Year to date	$2,815,796	$3,087,533	$221,683,885	$259,409,452	7,826,932	7,985,305	$12.70	$11.90	$28,323	$32,486	$360	$387	110%	117%	102%	94%	115%	108%	**Year to date**

124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 203,710	$ 212,456	$ 16,773,368	$ 21,130,507	409,763	414,525	$12.14	$10.05	$40,934	$50,975	$497	$513	104%	126%	101%	83%	125%	103%	**Month**
Year to date	$2,254,990	$2,423,952	$180,574,783	$215,706,740	4,765,557	4,683,020	$12.49	$11.24	$37,892	$46,061	$473	$518	107%	119%	98%	90%	122%	110%	**Year to date**
Group 1—Month	$ 129,400	$ 133,329	$ 10,388,502	$ 12,781,723	261,066	264,798	$12.46	$10.43	$39,793	$48,270	$496	$504	103%	123%	101%	84%	121%	102%	Group 1—Month
Year to date	$1,427,172	$1,513,508	$110,777,026	$130,768,822	3,034,645	2,956,31[illegible]	$12.88	$11.57	$36,504	$44,234	$470	$512	106%	118%	97%	90%	121%	109%	Year to date
Group 2—Month	$ 39,335	$ 40,246	$ 3,092,958	$ 3,492,666	64,856	62,59[illegible]	$12.72	$11.52	$47,690	$55,801	$606	$643	102%	113%	97%	91%	117%	106%	Group 2—Month
Year to date	$ 431,226	$ 458,138	$ 33,308,966	$ 37,241,359	767,371	737,752	$12.95	$12.30	$43,407	$50,480	$562	$621	106%	112%	96%	95%	116%	110%	Year to date
Group 3—Month	$ 19,916	$ 21,737	$ 1,747,481	$ 2,727,697	46,178	45,096	$11.40	$ 7.97	$37,842	$60,486	$431	$482	109%	156%	98%	70%	160%	112%	Group 3—Month
Year to date	$ 215,322	$ 251,282	$ 18,732,717	$ 26,109,152	512,484	519,781	$11.49	$ 9.62	$36,553	$50,328	$420	$484	117%	139%	101%	84%	138%	115%	Year to date
Group 4—Month	$ 9,930	$ 10,740	$ 976,990	$ 1,301,207	20,573	21,701	$10.16	$ 8.25	$47,489	$59,961	$483	$495	108%	133%	105%	81%	126%	102%	Group 4—Month
Year to date	$ 119,054	$ 131,567	$ 11,439,449	$ 13,381,829	256,680	256,284	$10.41	$ 9.83	$44,567	$52,215	$464	$513	111%	117%	100%	94%	117%	111%	Year to date
Group 5—Month	$ 3,234	$ 4,172	$ 347,245	$ 509,537	10,343	13,486	$ 9.31	$ 8.19	$33,573	$37,783	$313	$309	129%	147%	130%	88%	113%	99%	Group 5—Month
Year to date	$ 37,265	$ 43,616	$ 3,637,379	$ 4,896,437	119,138	135,330	$10.25	$ 8.91	$30,531	$36,181	$313	$322	117%	135%	114%	87%	119%	103%	Year to date
Group 6—Month	$ 1,895	$ 2,232	$ 220,192	$ 317,677	6,747	6,853	$ 8.61	$ 7.03	$32,636	$46,356	$281	$326	118%	144%	102%	82%	142%	116%	Group 6—Month
Year to date	$ 24,951	$ 25,841	$ 2,679,246	$ 3,309,141	75,239	78,559	$ 9.31	$ 7.81	$35,610	$42,123	$332	$329	104%	124%	104%	84%	118%	99%	Year to date

22 Home Service Companies and Departments *

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 49,888	$ 61,072	$ 3,757,465	$ 4,024,717	244,164	274,677	$13.28	$15.17	$15,389	$14,653	$204	$222	122%	107%	112%	114%	95%	109%	**Month**
Year to date	$ 534,262	$ 629,634	$ 40,303,235	$ 42,913,584	2,769,781	2,964,622	$13.26	$14.67	$14,551	$14,475	$193	$212	118%	106%	107%	111%	99%	110%	**Year to date**
Group 7—Month	$ 29,439	$ 35,551	$ 2,472,212	$ 2,404,594	110,479	117,295	$11.91	$14.78	$22,377	$20,500	$266	$303	121%	97%	106%	124%	92%	114%	Group 7—Month
Year to date	$ 296,142	$ 352,742	$ 25,213,039	$ 25,479,327	1,158,649	1,222,445	$11.75	$13.84	$21,761	$20,843	$256	$289	119%	101%	106%	118%	96%	113%	Year to date
Group 8—Month	$ 10,388	$ 13,351	$ 613,766	$ 812,296	64,823	75,885	$16.93	$16.44	$ 9,466	$10,704	$160	$176	129%	132%	117%	97%	113%	110%	Group 8—Month
Year to date	$ 121,954	$ 142,769	$ 7,328,503	$ 9,009,756	779,581	851,855	$16.64	$15.85	$ 9,401	$10,577	$156	$168	117%	123%	109%	95%	113%	108%	Year to date
Group 9—Month	$ 10,061	$ 12,170	$ 671,487	$ 807,827	68,862	81,497	$14.98	$15.07	$ 9,751	$ 9,912	$146	$149	121%	120%	118%	101%	102%	102%	Group 9—Month
Year to date	$ 116,166	$ 134,123	$ 7,761,693	$ 8,424,501	831,551	890,322	$14.97	$15.92	$ 9,334	$ 9,462	$140	$151	115%	109%	107%	106%	101%	108%	Year to date

Weekly premium ordinary

Month	$ 3,937	$ 2,632	$ 80,386	$ 60,695	34,679	26,217	$48.98	$43.36	$ 2,318	$ 2,315	$114	$100	67%	76%	76%	89%	100%	88%	**Month**
Year to date	$ 26,544	$ 33,947	$ 805,867	$ 789,128	291,594	337,663	$32.94	$43.02	$ 2,764	$ 2,337	$ 91	$101	128%	98%	116%	131%	85%	111%	**Year to date**

*Group 8 and WPO include one company's 1980 year-to-date correction

CANADA

All 1981 ordinary figures revised to incorporate one company's corrected data

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,532,973	104%	68,160	64,204	94%
February	2,819,554	3,170,041	112	86,975	86,092	99
March	3,145,401	3,592,332	114	90,804	98,353	108
April	3,115,136	3,691,676	119	92,069	92,304	100
May	3,061,616	3,614,743	118	89,813	91,623	102
June	3,239,525	4,072,917	126	94,302	98,289	104
July	2,996,466	3,824,829	128	87,109	88,312	101
August	2,631,786	3,229,466	123	72,363	73,391	101
September	2,885,429	3,769,675	131	83,755	92,361	110
October	3,547,925	4,191,196	118	104,301	106,669	102
November	3,649,922	4,457,243	122	102,154	104,013	102
December	3,729,927			90,501		
Year total	$37,259,160			1,062,306		
Year to date	$33,529,233	$40,147,091	120%	971,805	995,611	102%

Face Amount by Province (in thousands)

			1981/1980	
	Month	Year to date	Month	Year to date
Alberta	$ 597,184	$ 5,150,075	141%	129%
British Columbia	511,521	4,638,567	127	125
Manitoba	154,746	1,473,860	126	115
New Brunswick	89,218	745,630	119	106
Newfoundland	54,621	454,478	136	136
Nova Scotia	81,857	831,788	105	109
Ontario	1,448,530	13,074,872	121	118
Prince Edward Is.	17,807	138,623	151	131
Quebec	1,349,274	12,460,301	113	118
Saskatchewan	152,485	1,178,897	150	119
Canada total	$4,457,243	$40,147,091	122%	120%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,719	2,240,971	97
July	1,689,295	1,493,753	88
August	2,153,086	1,602,991	74
September	2,110,371	2,413,293	114
October	1,667,875	1,737,773	104
November	1,719,377	2,158,007	126
December	3,511,262		
Year total	$22,267,458		
Year to date	$18,756,196	$20,689,646	110%

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 17,013	$ 1,815,115	$ 1,858,903	50,046	45,516	$ 9.49	$ 9.15	$36,269	$40,841	$344	$374	99%	102%	91%	96%	113%	109%	January
February	20,486	21,327	2,108,901	2,390,755	64,054	63,097	9.71	8.92	32,924	37,890	320	338	104	113	99	92	115	106	February
March	22,860	24,187	2,359,698	2,648,388	66,448	67,437	9.69	9.13	35,512	39,272	344	359	106	112	101	94	111	104	March
April	21,440	23,921	2,308,760	2,804,236	66,551	68,092	9.29	8.53	34,692	41,183	322	351	112	121	102	92	119	109	April
May	21,109	22,908	2,266,562	2,708,885	65,046	66,463	9.31	8.46	34,846	40,758	325	345	109	120	102	91	117	106	May
June	23,300	25,476	2,451,470	3,053,501	69,449	71,019	9.50	8.34	35,299	42,996	335	359	109	125	102	88	122	107	June
July	20,914	23,955	2,249,299	2,867,380	63,544	63,338	9.30	8.35	35,398	45,271	329	378	115	127	100	90	128	115	July
August	17,998	19,915	1,956,119	2,434,107	52,059	52,457	9.20	8.18	37,575	46,402	346	380	111	124	101	89	123	110	August
September	19,712	22,638	2,137,079	2,768,250	59,850	63,689	9.22	8.18	35,707	43,465	329	355	115	130	106	89	122	108	September
October	25,461	26,744	2,649,823	3,105,437	75,960	75,911	9.61	8.61	34,884	40,909	335	352	105	117	100	90	117	105	October
November	25,404	28,020	2,721,997	3,335,078	73,915	73,235	9.33	8.40	36,826	45,539	344	383	110	123	99	90	124	111	November
December	27,024		2,873,553		67,495		9.40		42,574		400								December
Year total	$262,934		$27,898,376		774,417		$ 9.42		$36,025		$340								**Year total**
Year to date	$235,910	$256,104	$25,024,823	$29,974,920	706,922	710,254	$ 9.43	$ 8.54	$35,400	$42,203	$334	$361	109%	120%	100%	91%	119%	108%	**Year to date**
Group 1—Month	$ 19,508	$ 20,768	$ 2,044,069	$ 2,326,685	57,027	55,178	$ 9.54	$ 8.93	$35,844	$42,167	$342	$376	106%	114%	97%	94%	118%	110%	Group 1—Month
Year to date	$177,296	$189,204	$18,542,670	$21,106,477	536,323	533,402	$ 9.56	$ 8.96	$34,574	$39,570	$331	$355	107%	114%	99%	94%	114%	107%	Year to date
Group 2—Month	$ 4,481	$ 4,950	$ 501,488	$ 673,638	12,069	12,741	$ 8.94	$ 7.35	$41,552	$52,872	$371	$389	110%	134%	106%	82%	127%	105%	Group 2—Month
Year to date	$ 43,987	$ 48,008	$ 4,838,223	$ 6,087,843	121,396	124,121	$ 9.09	$ 7.89	$39,855	$49,048	$362	$387	109%	126%	102%	87%	123%	107%	Year to date
Group 3—Month	$ 1,415	$ 2,302	$ 176,440	$ 334,755	4,819	5,316	$ 8.02	$ 6.88	$36,613	$62,971	$294	$433	163%	190%	110%	86%	172%	147%	Group 3—Month
Year to date	$ 14,627	$ 18,892	$ 1,643,930	$ 2,780,600	49,203	52,731	$ 8.90	$ 6.79	$33,411	$52,732	$297	$358	129%	169%	107%	76%	158%	121%	Year to date

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Monthly Survey of LIFE INSURANCE SALES IN THE UNITED STATES AND CANADA

This survey gives:

Monthly totals for the industry of ordinary sales volume, numbers of new ordinary policies, group sales volume under new or amended contracts, and—for the United States—industrial sales volume. The total ordinary sales volume in each state and province is also shown. Percent changes between the current period and the corresponding period of the previous year are shown.

Ordinary sales results of a group of companies that report three measures of sales performance—face amount (volume), annualized premiums, and number of policies. From these data, premium per $1,000, average size policy, and premium per policy, as well as trends in those statistics, are shown.

The definition of new sales excludes revivals, increases, dividend additions, reinsurance acquired, credit insurance (coverage of obligations not exceeding 120 months' duration), and products without insurance (e.g., annuities and Canadian pension bonds). The ordinary data include mass-marketed ordinary business, and the group data are based on new or amended contracts and exclude additions to current contracts.

Comparisons with Previous Year

	FACE AMOUNT		NUMBER OF POLICIES		ANNUALIZED PREMIUM	
	Current month	Year to date	Current month	Year to date	Current month	Year to date
UNITED STATES						
Ordinary	119%	117%	97%	102%	102%	109%
Group	259%	192%	—	—	—	—
Industrial	70%	57%	—	—	—	—
CANADA						
Ordinary	134%	121%	112%	103%	121%	110%
Group	101%	109%	—	—	—	—

The industry totals are estimates based on monthly reports from: 166 companies operating in the United States representing 68 percent of the 1979 new ordinary volume sold in that country, 63 percent of the number of new ordinary policies, 80 percent of the volume of new or amended group contracts, and 30 percent of the new industrial volume; 46 companies operating in Canada representing 83 percent of the 1979 new ordinary volume, 82 percent of the number of new ordinary policies, and 79 percent of the volume of new or amended group contracts.

The 146 companies operating in the United States for which the monthly sales results for premiums, policies, volume, and their derived statistics are reported represent 67 percent of the 1979 United States ordinary volume and 61 percent of the ordinary policies sold; the 41 companies operating in Canada represent 77 percent of the 1979 Canadian ordinary volume and 75 percent of the policies. Since no industry data are available on total new ordinary premiums sold, the proportion of the premium total of each country represented by these companies cannot be determined. The business of these contributors may not represent the industry proportions of participating and nonparticipating policies and of term and permanent insurance sold; therefore, statistics (such as premium per $1,000) derived from the experience of the contributors may not represent the experience of the industry as a whole.

The groupings of companies and departments are maintained for five-year periods to allow examination of trends; currently they are based on amount of ordinary life insurance in force in the country on January 1, 1978. The in force categories and, in parentheses, the number of contributing companies or departments in each:

UNITED STATES

Ordinary companies or departments

Group 1—$10 billion or more (20)
Group 2—$4 billion to $10 billion (23)
Group 3—$2 billion to $4 billion (27)
Group 4—$1 billion to $2 billion (25)
Group 5—$500 million to $1 billion (18)
Group 6—Less than $500 million (22)

Home service companies or departments

Group 7—$25 billion or more (2)
Group 8—$5 billion to $25 billion (4)
Group 9—Less than $5 billion (16)

Canada

Group 1—$2 billion or more (14)
Group 2—$700 million to $2 billion (14)
Group 3—Less than $700 million (13)

Industry Sales

ORDINARY

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 25,058	$ 27,468	110%
February	26,838	30,352	113
March	30,459	36,537	120
April	31,618	37,055	117
May	30,764	34,282	111
June	31,217	38,445	123
July	30,373	35,776	118
August	29,348	34,420	117
September	30,635	36,190	118
October	34,215	38,379	112
November	30,751	37,546	122
December	39,837	47,598	119
Year total	$371,113	$434,048	117%
Year to date			

Number of Policies (in thousands)

	1980	1981	1981/1980
January	987	984	100%
February	1,107	1,145	103
March	1,229	1,379	112
April	1,201	1,267	105
May	1,168	1,166	100
June	1,190	1,261	106
July	1,142	1,124	98
August	1,133	1,147	101
September	1,176	1,163	99
October	1,291	1,243	96
November	1,126	1,194	106
December	1,249	1,215	97
Year total	13,999	14,288	102%
Year to date			

Face Amount by State (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alabama	$ 780,856	$8,052,494	116%	119%
Alaska	83,235	817,373	104	107
Arizona	617,314	5,767,631	118	120
Arkansas	423,265	3,677,385	141	123
California	5,696,876	50,443,697	121	120
Colorado	1,073,836	7,951,672	128	119
Connecticut	811,668	6,740,802	131	120
Delaware	115,674	1,134,481	99	112
D.C.	143,941	1,248,860	116	103
Florida	2,356,285	20,883,248	117	120
Georgia	1,359,099	12,643,084	121	118
Hawaii	257,595	2,338,431	116	115
Idaho	268,349	1,989,131	129	125
Illinois	2,410,313	21,816,609	116	113
Indiana	938,570	9,668,351	110	116
Iowa	606,354	5,923,186	114	116
Kansas	625,608	5,208,664	132	119
Kentucky	529,887	5,259,844	123	115
Louisiana	1,188,969	10,576,645	132	126
Maine	163,366	1,495,085	121	113
Maryland	839,732	8,034,811	119	118
Massachusetts	1,069,593	9,388,062	115	115
Michigan	1,216,104	11,643,485	106	110
Minnesota	798,707	7,265,408	113	111
Mississippi	441,671	4,307,329	110	122
Missouri	992,809	8,525,906	125	116
Montana	$ 122,322	$ 1,315,463	82%	105%
Nebraska	403,165	3,875,825	122	121
Nevada	202,230	1,683,066	135	118
New Hampshire	176,887	1,659,015	114	114
New Jersey	1,490,254	13,989,323	111	111
New Mexico	278,816	2,364,049	128	118
New York	2,995,756	27,409,730	125	114
North Carolina	1,054,168	10,699,270	118	116
North Dakota	195,434	1,618,382	133	116
Ohio	2,012,367	18,584,819	127	115
Oklahoma	743,235	7,162,677	105	122
Oregon	482,901	4,247,780	125	116
Pennsylvania	1,822,289	17,781,063	110	107
Rhode Island	196,058	1,980,286	108	117
South Carolina	529,009	5,787,924	95	112
South Dakota	180,423	1,536,409	115	115
Tennessee	918,462	8,481,693	120	116
Texas	4,261,448	37,012,411	127	125
Utah	543,161	4,532,096	151	137
Vermont	112,901	782,073	163	109
Virginia	1,099,116	10,824,331	118	119
Washington	837,747	7,337,470	123	117
West Virginia	207,871	2,233,678	101	108
Wisconsin	811,150	7,396,196	110	112
Wyoming	110,805	950,373	125	110
U.S. TOTAL	$47,597,651	$434,047,076	119%	117%

GROUP

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 13,345	$ 13,596	102%
February	10,483	12,462	119
March	15,320	15,589	102
April	10,099	11,010	109
May	9,602	12,837	134
June	14,932	57,713*	387
July	12,172	16,670	137
August	15,023	17,043	113
September	14,146	16,846	119
October	12,156	58,239**	479
November	12,265	15,973	130
December	30,641	79,285***	259
Year total	$170,184	$327,263	192%
Year to date			

INDUSTRIAL

Face Amount (in millions)

	1980	1981	1981/1980
January	$ 293	$ 157	54%
February	324	154	47
March	354	219	62
April	346	189	55
May	291	202	69
June	276	133	48
July	257	133	52
August	273	131	48
September	274	128	47
October	218	183	84
November	196	109	56
December	173	121	70
Year total	$3,275	$1,859	57%
Year to date			

*Includes $40,000 million FEGLI ***Includes $45,626 million SGLI
**Includes $44,400 million FEGLI

UNITED STATES

Ordinary Sales Results of 146 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980						
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 227,503	$ 242,415	$ 16,875,280	$ 18,499,764	609,435	606,807	$13.48	$13.10	$27,690	$30,487	$373	$399	107%	110%	100%	97%	110%	107%	January
February	232,927	252,466	17,980,662	20,420,124	677,666	700,259	12.95	12.36	26,533	29,161	344	361	108	114	103	95	110	105	February
March	264,965	302,041	20,381,905	24,599,866	748,439	844,583	13.00	12.28	27,233	29,127	354	358	114	121	113	94	107	101	March
April	262,296	300,253	21,156,140	25,028,758	734,798	781,540	12.40	12.00	28,792	32,025	357	384	114	118	106	97	111	108	April
May	254,766	278,529	20,558,531	23,025,557	720,122	714,174	12.39	12.10	28,549	32,241	354	390	109	112	99	98	113	110	May
June	266,197	310,209	20,847,993	25,743,267	732,662	770,034	12.77	12.05	28,455	33,431	363	403	117	123	105	94	117	111	June
July	259,592	284,233	20,291,956	23,909,752	705,776	691,449	12.79	11.89	28,751	34,579	368	411	109	118	98	93	120	112	July
August	248,132	271,493	19,629,334	23,026,171	701,690	700,086	12.64	11.79	27,974	32,890	354	388	109	117	100	93	118	110	August
September	261,072	278,781	20,518,227	24,222,416	727,722	713,487	12.72	11.51	28,195	33,949	359	391	107	118	98	90	120	109	September
October	280,811	290,953	22,832,638	25,717,858	780,016	747,467	12.30	11.31	29,272	34,407	360	389	104	113	96	92	118	108	October
November	257,535	276,160	20,611,219	25,215,919	688,606	715,419	12.49	10.95	29,932	35,246	374	386	107	122	104	88	118	103	November
December	344,275	351,868	26,592,675	32,115,764	763,071	751,357	12.95	10.96	34,850	42,744	451	468	102	121	98	85	123	104	December
Year total	$3,160,071	$3,439,401	$248,276,560	$291,525,216	8,590,003	8,736,662	$12.73	$11.80	$28,903	$33,368	$368	$394	109%	117%	102%	93%	115%	107%	**Year total**
Year to date																			**Year to date**

124 Ordinary Companies and 11 Ordinary Departments of Home Service Companies

Total group																			**Total group**
Month	$ 289,420	$ 290,496	$ 22,803,628	$ 28,161,168	497,586	484,321	$12.69	$10.32	$45,829	$58,146	$582	$600	100%	123%	97%	81%	127%	103%	**Month**
Year to date	$2,544,410	$2,714,448	$203,378,411	$243,867,908	5,263,143	5,167,341	$12.51	$11.13	$38,642	$47,194	$483	$525	107%	120%	98%	89%	122%	109%	**Year to date**
Group 1—Month	$ 178,635	$ 176,929	$ 13,613,563	$ 16,588,516	311,052	301,327	$13.12	$10.67	$43,766	$55,052	$574	$587	99%	122%	97%	81%	126%	102%	Group 1—Month
Year to date	$1,605,807	$1,690,437	$124,390,589	$147,357,338	3,345,697	3,257,641	$12.91	$11.47	$37,179	$45,234	$480	$519	105%	118%	97%	89%	122%	108%	Year to date
Group 2—Month	$ 57,433	$ 56,288	$ 4,380,487	$ 4,840,079	82,809	77,087	$13.11	$11.63	$52,899	$62,787	$694	$730	98%	110%	93%	89%	119%	105%	Group 2—Month
Year to date	$ 488,659	$ 514,426	$ 37 689,453	$ 42,081,438	850,180	814,839	$12.97	$12.22	$44,331	$51,644	$575	$631	105%	112%	96%	94%	116%	110%	Year to date
Group 3—Month	$ 29,788	$ 33,898	$ 2,627,054	$ 4,005,936	53,084	55,707	$11.34	$ 8.46	$49,489	$71,911	$561	$609	114%	152%	105%	75%	145%	109%	Group 3—Month
Year to date	$ 245,110	$ 285,180	$ 21,359,771	$ 30,115,088	565,568	574,488	$11.48	$ 9.47	$37,767	$52,421	$433	$496	116%	141%	102%	82%	139%	115%	Year to date
Group 4—Month	$ 15,877	$ 15,620	$ 1,356,033	$ 1,750,982	26,819	27,273	$11.71	$ 8.92	$50,562	$64,202	$592	$573	98%	129%	102%	76%	127%	97%	Group 4—Month
Year to date	$ 134,931	$ 147,187	$ 12,795,482	$ 15,132,811	283,499	283,557	$10.55	$ 9.73	$45,134	$53,368	$476	$519	109%	118%	100%	92%	118%	109%	Year to date
Group 5—Month	$ 4,645	$ 4,990	$ 483,581	$ 573,600	13,250	14,314	$ 9.61	$ 8.70	$36,497	$40,073	$351	$349	107%	119%	108%	91%	110%	99%	Group 5—Month
Year to date	$ 41,910	$ 48,606	$ 4,120,960	$ 5,470,037	132,388	149,644	$10.17	$ 8.89	$31,128	$36,554	$317	$325	116%	133%	113%	87%	117%	103%	Year to date
Group 6—Month	$ 3,042	$ 2,771	$ 342,910	$ 402,055	10,572	8,613	$ 8.87	$ 6.89	$32,436	$46,680	$288	$322	91%	117%	81%	78%	144%	112%	Group 6—Month
Year to date	$ 27,993	$ 28,612	$ 3,022,156	$ 3,711,196	85,811	87,172	$ 9.26	$ 7.71	$35,219	$42,573	$326	$328	102%	123%	102%	83%	121%	101%	Year to date

22 Home Service Companies and Departments *

Excluding weekly premium ordinary

Total group																			**Total group**
Month	$ 50,960	$ 58,888	$ 3,703,391	$ 3,898,634	229,730	243,255	$13.76	$15.10	$16,121	$16 027	$222	$242	116%	105%	106%	110%	99%	109%	**Month**
Year to date	$ 585,222	$ 688,522	$ 44,006,626	$ 46,812,218	2,999,511	3,207,877	$13.30	$14.71	$14,671	$14,593	$195	$215	118%	106%	107%	111%	99%	110%	**Year to date**
Group 7—Month	$ 29,600	$ 36,275	$ 2,382,896	$ 2,377,128	104,092	107,481	$12.42	$15.26	$22,892	$22,117	$284	$338	123%	100%	103%	123%	97%	119%	Group 7—Month
Year to date	$ 325,742	$ 389,017	$ 27,595,935	$ 27,856,455	1,262,741	1,329,926	$11.80	$13.97	$21,854	$20,946	$258	$293	119%	101%	105%	118%	96%	114%	Year to date
Group 8—Month	$ 10.994	$ 11,834	$ 618,623	$ 757,914	58,064	67,236	$17.77	$15.61	$10,654	$11,272	$189	$176	108%	123%	116%	88%	106%	93%	Group 8—Month
Year to date	$ 132,948	$ 154,603	$ 7,947,126	$ 9,767,670	837,645	919,091	$16.73	$15.83	$ 9,487	$10,628	$159	$168	116%	123%	110%	95%	112%	106%	Year to date
Group 9—Month	$ 10,366	$ 10,779	$ 701,872	$ 763,592	67,574	68,538	$14.77	$14.12	$10,387	$11,141	$153	$157	104%	109%	101%	96%	107%	103%	Group 9—Month
Year to date	$ 126,532	$ 144,902	$ 8,463,565	$ 9,188,093	899,125	958,860	$14.95	$15.77	$ 9,413	$ 9,582	$141	$151	115%	109%	107%	105%	102%	107%	Year to date

Weekly premium ordinary

Month	$ 3,895	$ 2,484	$ 85,656	$ 55,962	35,755	23,781	$45.47	$44.39	$ 2,396	$ 2,353	$109	$104	64%	65%	67%	98%	98%	95%	**Month**
Year to date	$ 30,439	$ 36,431	$ 891,523	$ 845,090	327,349	361,444	$34.14	$43.11	$ 2,723	$ 2,338	$ 93	$101	120%	95%	110%	126%	86%	109%	**Year to date**

*Group 8 and WPO include one company's 1980 year-to-date correction

CANADA

Industry Sales

ORDINARY

	Face Amount (in thousands)			Number of Policies		
	1980	1981	1981/1980	1980	1981	1981/1980
January	$ 2,436,473	$ 2,532,973	104%	68,160	64,204	94%
February	2,819,554	3,170,041	112	86,975	86,092	99
March	3,145,401	3,592,332	114	90,804	98,353	108
April	3,115,136	3,691,676	119	92,069	92,304	100
May	3,061,616	3,614,743	118	89,813	91,623	102
June	3,239,525	4,072,517	126	94,302	98,289	104
July	2,996,466	3,824,829	128	87,109	88,312	101
August	2,631,786	3,229,466	123	72,363	73,391	101
September	2,885,429	3,769,675	131	83,755	92,361	110
October	3,547,925	4,191,196	118	104,301	106,669	102
November	3,649,922	4,457,243	122	102,154	104,013	102
December	3,729,927	5,009,512	134	90,501	101,434	112
Year total	$37,259,160	$45,156,603	121%	1,062,306	1,097,045	103%
Year to date						

Face Amount by Province (in thousands)

	Month	Year to date	1981/1980 Month	1981/1980 Year to date
Alberta	$ 724,975	$ 5,875,050	147%	131%
British Columbia	577,039	5,215,606	129	126
Manitoba	202,171	1,676,031	147	118
New Brunswick	94,680	840,310	130	108
Newfoundland	62,794	517,272	155	138
Nova Scotia	98,464	930,252	134	111
Ontario	1,699,167	14,774,039	134	120
Prince Edward Is.	15,804	154,427	152	133
Quebec	1,374,701	13,835,002	127	119
Saskatchewan	159,717	1,338,614	145	121
Canada total	$5,009,512	$45,156,603	134%	121%

GROUP

	Face Amount (in thousands)		
	1980	1981	1981/1980
January	$ 1,130,678	$ 1,273,432	113%
February	1,429,436	2,672,926	187
March	2,029,081	2,210,724	109
April	1,603,988	1,464,208	91
May	904,290	1,421,568	157
June	2,318,719	2,240,971	97
July	1,689,295	1,493,753	88
August	2,153,086	1,602,991	74
September	2,110,371	2,413,293	114
October	1,667,875	1,737,773	104
November	1,719,377	2,158,007	126
December	3,511,262	3,529,014	101
Year total	$22,267,458	$24,218,660	109%
Year to date			

Ordinary Sales Results of 41 Companies

	ANNUALIZED PREMIUM (in thousands)		FACE AMOUNT (in thousands)		NUMBER OF POLICIES		PREMIUM PER $1,000		AVERAGE SIZE POLICY		PREMIUM PER POLICY		1981/1980					
	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	1980	1981	Annualized premium	Face amount	Number of policies	Premium per $1,000	Average size policy	Premium per policy	
January	$ 17,226	$ 17,013	$ 1,815,115	$ 1,858,903	50,046	45,516	$ 9.49	$ 9.15	$36,269	$40,841	$344	$374	99%	102%	91%	96%	113%	105%	January
February	20,486	21,327	2,108,901	2,390,755	64,054	63,097	9.71	8.92	32,924	37,890	320	338	104	113	99	92	115	106	February
March	22,860	24,187	2,359,698	2,648,388	66,448	67,437	9.69	9.13	35,512	39,272	344	359	106	112	101	94	111	104	March
April	21,440	23,921	2,308,760	2,804,236	66,551	68,092	9.29	8.53	34,692	41,183	322	351	112	121	102	92	119	109	April
May	21,109	22,908	2,266,562	2,708,885	65,046	66,463	9.31	8.46	34,846	40,758	325	345	109	120	102	91	117	106	May
June	23,300	25,476	2,451,470	3,053,501	69,449	71,019	9.50	8.34	35,299	42,996	335	359	109	125	102	88	122	107	June
July	20,914	23,955	2,249,299	2,867,380	63,544	63,338	9.30	8.35	35,398	45,271	329	378	115	127	100	90	128	115	July
August	17,998	19,915	1,956,119	2,434,107	52,059	52,457	9.20	8.18	37,575	46,402	346	380	111	124	101	89	123	110	August
September	19,712	22,638	2,137,079	2,768,250	59,850	63,689	9.22	8.18	35,707	43,465	329	355	115	130	106	89	122	108	September
October	25,461	26,744	2,649,823	3,105,437	75,960	75,911	9.61	8.61	34,884	40,909	335	352	105	117	100	90	117	105	October
November	25,404	28,020	2,721,997	3,335,078	73,915	73,235	9.33	8.40	36,826	45,539	344	383	110	123	99	90	124	111	November
December	27,024	32,767	2,873,553	3,828,768	67,495	73,205	9.40	8.56	42,574	52,302	400	448	121	133	108	91	123	112	December
Year total	$262,934	$288,871	$27,898,376	$33,803,688	774,417	783,459	$ 9.42	$ 8.55	$36,025	$43,147	$340	$369	110%	121%	101%	91%	120%	109%	**Year total**
Year to date																			**Year to date**
Group 1—Month	$ 20,620	$ 23,818	$ 2,147,079	$ 2,634,475	50,889	54,352	$ 9.60	$ 9.04	$42,191	$48,471	$405	$438	116%	123%	107%	94%	115%	108%	Group 1—Month
Year to date	$197,916	$213,022	$20,689,749	$23,740,952	587,212	587,754	$ 9.57	$ 8.97	$35,234	$40,393	$337	$362	108%	115%	100%	94%	115%	107%	Year to date
Group 2—Month	$ 4,772	$ 6,541	$ 532,591	$ 839,191	11,546	13,144	$ 8.96	$ 7.79	$46,128	$63,846	$413	$498	137%	158%	114%	87%	138%	121%	Group 2—Month
Year to date	$ 48,759	$ 54,549	$ 5,370,814	$ 6,927,034	132,942	137,265	$ 9.08	$ 7.87	$40,400	$50,465	$367	$397	112%	129%	103%	87%	125%	108%	Year to date
Group 3—Month	$ 1,632	$ 2,408	$ 193,883	$ 355,102	5,060	5,709	$ 8.42	$ 6.78	$38,317	$62,200	$323	$422	148%	183%	113%	81%	162%	131%	Group 3—Month
Year to date	$ 16,259	$ 21,300	$ 1,837,813	$ 3,135,702	54,263	58,440	$ 8.85	$ 6.79	$33,869	$53,657	$300	$364	131%	171%	108%	77%	158%	121%	Year to date

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